Institute and the RBI's Department of Statistical Analysis and Commuter Services; and

(c) whether it is an unfair practice on the part of the banks and if so, how do the banks propose to compensate the customers and the steps contemplated to do away with the the unfair practice?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) RBI does not have any such instances on record that any bank has made huge earnings in cheque clearing and deliberately delaying the credit. If any specific instances of violation of RBI's guidelines are noticed, it takes appropriate regulatory action.

(c) Does not arise. However, any customer aggrieved by delay in clearance of cheques can move the concerned Banking Ombudsman for redressal of his grievance.

Service Tax on user charges for use of public amenities

1398. SHRIMATI JAYA BACHCHAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that Government have decided not to levy Service Tax on the user charges for the use of public amenities;

(b) if so, the details of the faciiities/services that are covered by the definition of amenities; and

(c) whether the hospital services, school education facilities and insurance etc., are covered by the definition of amenities, if not, how do Government define amenities?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM); (a) to (c) Taxable services are specified under section 65 (105) of the Finance Act, 1994. Public amenities are not specified under section 65 (105) of the Finance Act, 1994. Public amenities are not specified under the above section. Use of hospital services and educational services are also not specified taxable services under section 65(105).

Service provided by an insurer, carrying on general insurance business, to a policy holder in relation to general insurance business is leviable to service tax under section 65(105)(d). Service tax is leviable on the gross amount charged by the insurer.

Service provided by an insurer, carrying on life insurance business, to a policy holder in relation to the risk cover in life insurance is leviable to service tax under section 65(105)(zx). Service tax is leviable on the gross amount charged by the insurer for the risk cover in life insurance. However, an insurer has the option to pay one percent of the gross amount of premium charged as service tax.

Public Service Delivery System

1399. DR. K. MALAISAMY: Will the Minister of FINANCE be pleased to state:

(a) whether the Public Service Delivery System has been really improving in terms of quality, implementation and accountability as often claimed;

(b) if so, whether such improvement and enhancement are real on ground reality or only on paper;

(c) whether the outlays given have been translated into outcomes with illustrations; and

(d) what are the established standards set to measure the outcome?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) to (d) Ministry of Finance is one of the stakeholder in the process of improvement of public delivery system. However, this requires action by various Ministries/Departments, State Governments and other agencies controlled by governments. Ministry of Finance is not collecting information on various aspects of "public delivery system" and hence it would be difficult for the Ministry to express a definite opinion whether or not public delivery system has been really improving. As part of institutional reforms in public financial management, the Outcome Budgets for 2006-07 were presented in March, 2006 and that for 2007-08 would be presented in March, 2007. These are expected to provide answers to some of the concerns implicit in the question raised by Hon'ble MP on translating outlays into measurable outcome.